

**WELLS
FARGO**

California

Effective October 28, 2004

**Consumer Account
Fee And Information Schedule**

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How to Reach Wells Fargo

Wells Fargo Phone Bank	1-800-TO-WELLS (1-800-869-3557)
TTY/TDD for Customers with Hearing Impairments	1-800-877-4833
Spanish-speaking Customers	1-877-PARA-WEB (1-877-727-2932)
TTY/TDD for Spanish-speaking Customers with Hearing Impairments	1-888-355-6052
Chinese-speaking Customers	1-800-288-2288
Wells Fargo Portfolio Management Account (PMA)	1-800-742-4932
TTY/TDD for Wells Fargo Portfolio Management Account (PMA)	1-800-600-4833
IRAs and SEP-IRAs	1-800-BEST-IRA (1-800-237-8472)
Wells Fargo Investments, LLC (Member SIPC)	Refer to Your Statement
Wells Fargo Online	wellsfargo.com or 1-800-956-4442
All Other Accounts	Refer to Your Statement

Introduction

This *Consumer Account Fee and Information Schedule (Schedule)* is designed to be used together with the companion brochure of Wells Fargo ("the bank," "we," "us," "our") titled, *Consumer Account Agreement (Agreement)*. Together, these brochures explain our deposit accounts, other related services available to you, and the terms and conditions that govern these accounts and services.

You agree to pay us for our services as described in this brochure. Account-related services obtained through an affiliate bank are subject to the fees disclosed in its then current *Schedule*. Fees may be subject to state and local tax, which varies by location. Fees and expenses (including monthly service fees) may be deducted from your account. If there are insufficient available funds in your account to pay the fees or expenses, the deduction from your account may create an overdraft. (If you have enrolled in an overdraft protection plan and have available funds, a transfer or advance will result. See Overdraft Protection section.) At our option, fees and expenses may be charged against your account during a statement cycle other than the one to which they relate. If your account is closed, you will continue to be responsible for any fees that may have accrued, any items deposited to or drawn against your account before or after it is closed, and any fees and expenses related to those items. If we incur any costs or expenses enforcing this Agreement, you must pay those costs and expenses.

It is never our intention to violate any applicable usury or interest rate laws. We do not agree or intend to contract for, charge, take, reserve or receive (collectively "charge or collect"), any amount in the nature of interest, a fee, penalty or other charge that would in any way or event (including demand, prepayment or acceleration) cause us to charge or collect more than the maximum permitted under applicable law. Any such excess interest or unauthorized fee will, notwithstanding anything stated to the contrary, be applied first to reduce the true indebtedness, if any, and any excess amounts will be refunded.

We reserve the right to convert or discontinue accounts or services without notice, or to make alternative arrangements. Unless otherwise indicated, charges for other accounts or services are not included as part of the monthly service fee for accounts.

We have made every effort to ensure the accuracy of the information in this brochure. We reserve the right to modify this brochure anytime for changes, additions, deletions, errors or omissions and we assume no liability for printing or typographical errors.

There may be additional accounts and services that the bank offers that are not included in this brochure. Contact us if you need another type of account or service, and we will be happy to help you.

Consumer Checking Accounts

	Wells Fargo Gold Package SM Checking
Description	Checking account included in the Wells Fargo Gold Package
Minimum Opening Deposit	\$100
Minimum Daily Balance to Waive Monthly Service Fee/Prorated Monthly Service Fee	Not applicable
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$10 • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.32 per day
Interest	Not applicable
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)
Excess Check Handling Fee	\$5 per month (50 or more items returned per monthly statement cycle)
ATM Card <ul style="list-style-type: none"> • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee¹ 	<ul style="list-style-type: none"> • Free • Free POS purchases
Check Card <ul style="list-style-type: none"> • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee¹ 	<ul style="list-style-type: none"> • Free • Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account
Other Services	<ul style="list-style-type: none"> • Free Wells Fargo Exclusive Checks or \$5 discount on all other check designs offered by Wells Fargo • Five free EXPRESS 10[®] (Last 10 transactions) or EXPRESS BALANCES[®] (Balances of linked accounts) ATM statements per statement cycle • No-fee personal money orders • No-fee cashier's/official bank checks • No-fee for single-signer American Express[®] Traveler's Cheques and discount on American Express Cheques for Two

Consumer Checking Accounts

	Wells Fargo Gold PackageSM Checking
Other Services	<ul style="list-style-type: none"> • Discount on Safe Deposit Boxes where available • No monthly fee for Checking Add-On Package¹ • No monthly service fee for Wells Fargo[®] Regular Savings account when linked to Wells Fargo Gold Package checking account¹ • No monthly service fee for Wells Fargo Online[®] Bill Pay • Discount on International Remittance Account remittance fee¹ when linked to Wells Fargo Gold Package checking account • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Special offers and discounts available to Wells Fargo Gold Package customers – see Banker for details

¹ Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

² Customers must enroll separately for the Wells Fargo Checking Add On Package. See Banker for details and enrollment forms. Monthly service fee of \$5.00 will be assessed if Checking Add-On Package is not linked to a Wells Fargo Gold Package checking account.

³ Only one Wells Fargo Regular Savings account monthly service fee waiver per linked Wells Fargo Gold Package checking account. Account owners must be identical on the linked Wells Fargo Regular Savings account and Wells Fargo Gold Package checking account in order to receive monthly service fee waiver.

⁴ International Remittance Account remittance fee discounted \$2.00 for each remittance when linked to Wells Fargo Gold Package checking account. All other terms remain the same.

Consumer Checking Accounts

	Wells Fargo Custom Management[®] Checking
Description	Checking account included in the Wells Fargo Custom Management Package
Minimum Opening Deposit	\$100
Requirements to Waive Monthly Service Fee	\$1,000 minimum daily balance and at least three other qualifying Wells Fargo consumer accounts/services ¹
Monthly Service Fee	<ul style="list-style-type: none"> • \$8 if balance falls below minimum • No monthly service fee with a qualifying Direct Deposit² of \$100 or more and at least three other qualifying Wells Fargo consumer accounts/services¹ • No monthly service fee with a qualifying automatic loan payment³ and at least three other qualifying Wells Fargo consumer accounts/services¹
Interest	Not applicable
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle. (Not available if Online Statement delivery is selected)
ATM Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee ^{1,4}	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases
Check Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee ¹	<ul style="list-style-type: none"> • Free • Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account
Other Services	<ul style="list-style-type: none"> • Free first order of Wells Fargo Exclusive Checks or \$5 discount on first order of all other check designs offered by Wells Fargo • Five free EXPRESS 10[®] (Last 10 transactions) or EXPRESS BALANCES[®] (Balances of linked accounts) ATM statements per statement cycle • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Special offers and discounts available to Wells Fargo Custom Management Package customers. See Banker for details.

Consumer Checking Accounts

	Wells Fargo Complete Advantage® Checking
Description	Checking account in the Wells Fargo Complete Advantage Package
Minimum Opening Deposit	\$100
Requirements to Waive Monthly Service Fee	\$5,000 combined minimum balance in checking, savings, time accounts, credit cards, ² retirement accounts, outstanding balances on select loans and lines of credit ¹ , and at least three other qualifying Wells Fargo consumer accounts/services ¹ .
Monthly Service Fee	<ul style="list-style-type: none"> • \$12 if balance falls below minimum • No monthly service fee if a Wells Fargo Home Mortgage loan is linked to the account and account has qualifying Direct Deposit² of \$100 or more and at least three other qualifying Wells Fargo Consumer accounts/services¹ • No monthly service fee if Automatic Mortgage Payments are made from this account to Wells Fargo Home Mortgage lender services² and at least three other qualifying Wells Fargo consumer accounts/services
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance on days that balance is \$500 or more • Compounded daily, paid monthly • Variable-rate subject to change at bank's discretion
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)
ATM Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee ^{3,4}	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases
Check Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee ³	<ul style="list-style-type: none"> • Free • Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account

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Consumer Checking Accounts

Other Services	<ul style="list-style-type: none"> • Free Wells Fargo Exclusive Checks or \$8 discount on all other check designs offered by Wells Fargo • No-fee for single-signer American Express⁵ Traveler's Cheques and discount on Cheques for Two • No-fee personal money orders • No-fee cashier's/official checks • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Eligible for a Wells Fargo Advantage⁹ Market Rate Savings Account⁶ • Special offers and discounts available to Complete Advantage Package customers. See Banker for details.
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Consumer Checking Accounts

	Wells Fargo Premium MembershipSM Checking (available 11/15/04)
Description	Checking account in the Wells Fargo Premium Membership Package
Minimum Opening Deposit	\$100
Requirements to Waive Monthly Service Fee	\$2,500 combined minimum balance in checking, savings, time accounts, credit cards ² , retirement accounts, outstanding balances on select loans and lines of credit ¹ , and at least three other qualifying Wells Fargo Consumer accounts/services ¹
Monthly Service Fee	<ul style="list-style-type: none"> • \$12 • No monthly service fee if account has qualifying Direct Deposit² of \$100 or more and at least three other qualifying Wells Fargo Consumer accounts/services¹ • No monthly service fee with qualifying automatic loan payment⁴ made from this account and at least three other qualifying Wells Fargo Consumer accounts/services¹
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance on days that balance is \$500 or more • Compounded daily, paid monthly • Variable-rate subject to change at bank's discretion
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)

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Consumer Checking Accounts

	Wells Fargo Premium Membership SM Checking
ATM Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee SM	• Free • \$1 for unlimited POS purchases
Check Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee SM	• Free • Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account
Other Services	• Free Wells Fargo Exclusive Checks or \$8 discount on all other check designs offered by Wells Fargo • No-fee for single-signer American Express® Traveler's Cheques and discount on Cheques for Two • No-fee personal money orders and cashier's checks • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Eligible for a Wells Fargo Membership® Savings Account ¹ • Special offers and discounts available to Premium Membership Package customers. See Banker for details.

¹ Account will have 90 consecutive days from account opening date (grace period) to meet the minimum balance requirements or the account-level criteria described in footnote #2 (*Custom Management*), #6 (*Complete Advantage*) or #9 (*Premium Membership*) below, and package-level criteria, otherwise account will be subject to monthly service fee. If account no longer meets the package-level criteria, account will have 60 consecutive days (lapse period) to re-establish package-level criteria before the monthly service fee will be assessed. An account can not go from the 90 day grace period directly to the 60 day lapse period. To meet the package-level criteria, account owner(s) must have at least three other Wells Fargo consumer accounts/services that are linked to the *Custom Management*, *Complete Advantage* or *Premium Membership* Checking account. Additional accounts/services must be from separate account categories as listed below; only one account from each category will count toward package-level criteria with the exception of the loan category – each individual loan will count toward the package-level criteria. All accounts from account categories listed below that are held jointly and/or individually by the owners of the *Custom Management*, *Complete Advantage* or *Premium Membership* accounts will be automatically included to fulfill package-level requirements. Each account/service may only be used to meet package-level criteria for only one package relationship. Business banking accounts and services do not count toward *Custom Management*, *Complete Advantage* or *Premium Membership* package-level requirements.

Account Categories	
• Check Card • Savings Account • Certificates of Deposit • Credit Card – Line of Credit access cards are excluded • Consumer Lines of Credit • Consumer Loans – Each individual loan counts toward package-level criteria	• Wells Fargo Home Mortgage lender services • Payment Protection Insurance (PPI) on Loans – PPI on lines of credit and Credit Defense on credit cards are excluded • International Remittance Account • Wells ShareBuilder • WellsTrade® • Wells Fargo Investments • Fixed Term Annuity – Available through Wells Fargo Bank • Wells Fargo Online® Banking or Bill Pay

² A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. An automatic loan payment to a Wells Fargo Home Equity, Wells Fargo Personal Loan, or Line of Credit qualifies. Wells Fargo *Custom Management* Checking accounts not receiving a qualifying Direct Deposit or automatic loan payment within 90 days of account opening or for a period of 60 days since the last qualifying transaction are subject to the monthly service fee unless minimum balance requirement is met.

³ POS purchase fee is for unlimited purchases using your Secret Code (PIN–Personal Identification Number) during any monthly statement cycle that you make at least one purchase.

⁴ Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

⁵ Excludes student, mortgage and certain indirect loans, and certain lines of credit. See "Combined Balances" section within Schedule for more information. Credit Card statement-ending balance is used to calculate combined minimum balance.

⁶ A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. Wells Fargo *Complete Advantage* Checking accounts must have a Wells Fargo Home Mortgage loan linked to the account to have the qualifying Direct Deposit waive the monthly service fee. Wells Fargo *Complete Advantage* Checking accounts not receiving a qualifying Direct Deposit within 90 days of account opening or for a period of 60 days since the last qualifying transaction are subject to the monthly service fee unless minimum balance requirement is met.

If automatic monthly mortgage payments do not begin within 90 days of opening your Wells Fargo *Complete Advantage* Checking account or if payments stop for a period of 60 consecutive days, the account is subject to the monthly service fee unless minimum balance requirement is met.

⁷ If the Wells Fargo *Complete Advantage* or *Premium Membership* Checking account relationship is terminated, the Wells Fargo *Advantage* Market Rate or Wells Fargo *Membership* Savings account will change to a standard Wells Fargo Money Market Savings account.

⁸ A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. An automatic loan payment to a Wells Fargo Home Equity, Wells Fargo Personal Loan or Line of Credit, or Wells Fargo Home Mortgage loan qualifies. Wells Fargo *Premium Membership* Checking accounts not receiving a qualifying Direct Deposit or automatic loan payment within 90 days of account opening or for a period of 60 days since the last qualifying transaction are subject to the monthly service fee unless minimum balance requirement is met.

Consumer Checking Accounts

	Wells Fargo College Checking™	Wells Fargo Value™ Checking
Description	Checking account designed especially for college students	Checking account with a low monthly service fee
Minimum Opening Deposit	\$100	\$100
Minimum Daily Balance to Waive Monthly Service Fee/ Prorated Monthly Service Fee	None	None
Monthly Service Fee/ Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$3.75 • \$2 discount with a qualifying Direct Deposit of \$100 or more¹ • The monthly service fee is waived for students with parents maintaining deposit accounts with Wells Fargo Bank locations in California² • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.13 per day 	<ul style="list-style-type: none"> • \$5 • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.16 per day
Interest	Not applicable	Not applicable
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected) 	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)
Excess Check Handling Fee	\$5 per month (\$0 or more items returned per statement cycle)	\$5 per month (\$0 or more items returned per statement cycle)

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Consumer Checking Accounts

	Wells Fargo College Checking	Wells Fargo Value Checking
ATM Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee⁴	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases 	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases
Check Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee⁴	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases 	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases
Overdraft Protection	Available from a Wells Fargo credit card or eligible savings account	Available from a Wells Fargo credit card, eligible savings account or line of credit account
Other Services	Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account	Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account

¹ Eligibility is subject to approval and students must show proof of enrollment at an accredited institution (a two- or four-year college/university or a trade school) when the account is opened. The *Wells Fargo College Checking* account is available for a maximum of five years, after which your account will be converted to a basic checking account and is subject to applicable checking service fees. Students in school more than five years must re-establish student status and show proof of enrollment to remain in the *Wells Fargo College Checking* account.

² There is only a single \$2 reduction per account. Joint account holders do not receive \$2 each. If the monthly service fee for your checking account is waived, the \$2 discount does not apply. If you discontinue Direct Deposit any time, your checking account is charged the regular monthly service fee.

³ Subject to availability.

⁴ POS purchase fee is for unlimited purchases during any monthly statement cycle that you make at least one purchase using your ATM Card or your Check Card. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

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Consumer Checking Accounts

	Wells Fargo Custom Checking®
Description	Checking account that offers three ways to avoid the monthly service fee: <ul style="list-style-type: none"> • Maintain a minimum daily balance of \$1,000; or • A Direct Deposit of \$100 or more; or • Arrange for an automatic loan payment from your Wells Fargo Custom Checking account
Minimum Opening Deposit	\$100
Minimum Daily Balance to Waive Monthly Service Fee/Prorated Monthly Service Fee	\$1,000
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$8 • No monthly service fee with a qualifying Direct Deposit of \$100 or more or a qualifying automatic loan payment¹ • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.25 per day
Interest	Not applicable
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)
Excess Check Handling Fee	\$5 per month (50 or more items returned per statement cycle)
ATM Card	
• Monthly Card Fee	• Free
• Monthly Point-of-Sale (POS) Purchase Fee ²	• Free POS purchases
Check Card	
• Monthly Card Fee	• Free
• Monthly Point-of-Sale (POS) Purchase Fee ²	• Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account

Consumer Checking Accounts

	Wells Fargo Custom Checking®
Other Services	<ul style="list-style-type: none"> • Five free ATM statements per statement cycle. ATM statements include EXPRESS 10® (Last 10 transactions) or EXPRESS BALANCES® (Balances of linked accounts) ATM statements. • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account

A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. An automatic loan payment to a Wells Fargo Home Equity/Personal Loan Line of Credit, Wells Fargo Financial or a Wells Fargo Home Mortgage, Inc. loan qualifies. Wells Fargo Custom Checking accounts not receiving a qualifying Direct Deposit or automatic loan payment within 60 days of account opening or for a period of 90 days since the last qualifying transaction are subject to the monthly service fee.

² POS purchase fee is for unlimited purchases during any monthly statement cycle that you make at least one purchase using your ATM Card or Check Card. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

Consumer Checking Accounts

	Wells Fargo Advantage[®] Checking
Description	Interest-earning checking account offering the best value for customers with \$2,000 in checking or combined outstanding loan balances and/or deposits of \$5,000 or more
Minimum Opening Deposit	\$100
Minimum Daily Balance to Waive Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$2,000 in checking OR • \$5,000 combined balance in checking, savings, time accounts, retirement accounts, outstanding balances on select loans and lines of credit
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$12 • \$2 discount with a qualifying Direct Deposit of \$100 or more² • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.38 per day • No monthly fee with Homeowner's Option⁴
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance on days that balance is \$500 or more • Compounded daily, paid monthly • Variable-rate subject to change at the bank's discretion
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)
Excess Check Handling Fee	\$5 per month (50 or more items returned per monthly statement cycle)
ATM Card	
• Monthly Card Fee	• Free
• Monthly Point-of-Sale (POS) Purchase Fee⁵	• \$1 for unlimited POS purchases; fee is waived if minimum daily balance requirement is met
Check Card	
• Monthly Card Fee	• Free
• Monthly Point-of-Sale (POS) Purchase Fee⁵	• \$1 for unlimited POS purchases; fee is waived if minimum daily balance requirement is met

Consumer Checking Accounts

	Wells Fargo Advantage Checking
Overdraft Protection	Available from Wells Fargo credit card, eligible savings account or line of credit account
Other Services	<ul style="list-style-type: none"> • Free Wells Fargo Exclusive Checks or \$5 discount on all other check designs offered by Wells Fargo • No fee for single-signer American Express[®] Travelers Cheques and discount on Cheques for Two • No-fee personal money orders • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Eligible for a Wells Fargo Advantage Market Rate Savings account⁶

Excludes student, mortgage and certain indirect loans, credit card and certain lines of credit. See "Combined Balances" section for more information.

² There is only a single \$2 reduction per account. Joint account holders do not receive \$2 each. If the monthly service fee for your checking account is waived, the \$2 discount does not apply. If you discontinue Direct Deposit anytime, your checking account is charged the regular monthly service fee. A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits.

⁴ Wells Fargo Advantage Homeowner's Option Checking account is available if you make automatic mortgage payments directly from your Wells Fargo Advantage Homeowner's Option Checking account to Wells Fargo Home Mortgage lender services. If automatic monthly mortgage payments do not begin within six months of opening your Wells Fargo Advantage Homeowner's Option Checking account or if payments stop for a period of 90 consecutive days, the then current Wells Fargo Advantage Checking monthly service fee will be assessed if minimum daily account balance requirements are not met.

⁵ POS purchase fee is for unlimited purchases during any monthly statement cycle that you make at least one purchase using your ATM Card or Check Card. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

⁶ If the Wells Fargo Advantage Checking account relationship is terminated, the Wells Fargo Advantage Market Rate Savings account will change to a standard Wells Fargo Money Market Savings account.

Consumer Checking Accounts

	Wells Fargo Advantage PlusSM Checking	Wells Fargo Membership[®] Checking
Description	Interest-earning checking account offering the best value for customers with combined outstanding loan balances and/or deposits of \$10,000 or more	Interest-earning checking account for eligible employees of sponsoring Wells Fargo business, commercial or business payroll customers who have enrolled in the <i>Wells Fargo Membership</i> banking program
Minimum Opening Deposit	\$100	\$100
Minimum Daily Balance to Waive Monthly Service Fee/ Prorated Monthly Service Fee	\$10,000 combined balance in checking, savings, time accounts, retirement accounts, outstanding balances on select loans and lines of credit ²	\$2,500 combined balance in checking, savings, time accounts, retirement accounts, outstanding balances on select loans and lines of credit ²
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$14 • \$2 discount with a qualifying Direct Deposit of \$100 or more¹ • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.45 per day 	<ul style="list-style-type: none"> • \$12 • No monthly service fee with a qualifying Direct Deposit of \$100 or more¹ • Between the date your account is opened and your first statement cycle date or the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.38 per day
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly • Variable-rate subject to change at the bank's discretion 	<ul style="list-style-type: none"> • Earned on entire daily collected balance on days that balance is \$500 or more • Compounded daily, paid monthly • Variable-rate subject to change at the bank's discretion
Statement and Check Return Options	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service at no additional charge 	<ul style="list-style-type: none"> • Free Online or Paper Statements • Free Check Safekeeping automatically included • Checks Returned with Paper Statement service for \$2.50 per monthly statement cycle (Not available if Online Statement delivery is selected)

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Consumer Checking Accounts

	Wells Fargo Advantage Plus Checking	Wells Fargo Membership Checking
Excess Check Handling Fee	\$5 per month (50 or more items returned per statement cycle)	\$5 per month (50 or more items returned per statement cycle)
ATM Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee³	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases; fee is waived if minimum daily balance requirement is met 	<ul style="list-style-type: none"> • Free • Free POS purchases
Check Card • Monthly Card Fee • Monthly Point-of-Sale (POS) Purchase Fee³	<ul style="list-style-type: none"> • Free • \$1 for unlimited POS purchases; fee is waived if minimum daily balance requirement is met 	<ul style="list-style-type: none"> • Free • Free POS purchases
Overdraft Protection	Available from a Wells Fargo credit card, eligible savings account or line of credit account	Available from a Wells Fargo credit card, eligible savings account or line of credit account
Other Services⁴	<p>All of the benefits of <i>Wells Fargo Advantage Checking</i> plus these additional features:</p> <ul style="list-style-type: none"> • Free Wells Fargo Exclusive Checks or \$10 (instead of \$5) discount on all other check designs offered by Wells Fargo • No-fee bond interest coupon redemption • No-fee cashier's/ official checks • Free Phone Banker-assisted and automated <i>Wells Fargo Phone Bank</i> calls 	<ul style="list-style-type: none"> • Free Wells Fargo Exclusive Checks or \$5 discount on all other check designs offered by Wells Fargo • No fee for single-signer American Express[®] Travelers Cheques and discount on Cheques for Two • No-fee personal money orders • Discount on annual percentage rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account • Eligible for a <i>Wells Fargo Membership Savings</i> account¹

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¹ You must open a *Wells Fargo Membership* Checking account to qualify for other benefits associated with this program. If the bank discontinues the *Wells Fargo Membership* banking service, your employer is no longer a sponsoring business, you no longer work for a sponsoring business, you cease to maintain a "qualifying Direct Deposit" or your *Wells Fargo Membership* account is closed, we may convert your *Wells Fargo Membership* Checking account to another Wells Fargo checking account and your *Wells Fargo Membership* Savings account to another Wells Fargo savings account (please refer to the *Schedule*), and the bank's standard terms and service fees apply. Only one *Wells Fargo Membership* related checking account per customer.

² Excludes student, mortgage and certain indirect loans; excludes credit card and certain lines of credit. See "Combined Balances" section for more information.

³ There is only a single \$2 reduction per account. Joint account holders do not receive \$2 each. If the monthly service fee for your checking account is waived, the \$2 discount does not apply. If you discontinue Direct Deposit any time, your checking account is charged the regular monthly service fee. A "qualifying Direct Deposit" is required to open and maintain this account.

⁴ A "qualifying Direct Deposit" is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Direct Deposits must be made by your employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. *Wells Fargo Membership* Checking accounts not receiving a qualifying Direct Deposit within 90 days of account opening or for a period of 90 days since the last qualifying transaction are subject to the monthly service fee.

⁵ POS purchase fee is for unlimited purchases during any monthly statement cycle that you make at least one purchase using your ATM Card or your Check Card. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

⁶ If the *Wells Fargo Advantage Plus* Checking account relationship is terminated, the *Wells Fargo Advantage* Market Rate Savings account will change to a standard *Wells Fargo Money Market* Savings account.

Overdraft Protection

Service Description

We offer a number of overdraft protection plans to help you avoid the inconvenience and expense of overdrafts and returned items. In the event your checking account becomes overdrawn, funds will automatically be transferred from the linked account to cover the overdraft. The types of accounts that can be linked for overdraft protection depend on the checking account you have. Also, some checking plans allow you to link your checking account to both a credit account and deposit account at the bank.

- If you use both a deposit account and credit account as overdraft protection, you can designate the account from which you want the funds advanced first.
- If you do not designate an account, we automatically advance funds from your credit account first, subject to the availability of credit pursuant to the terms of the credit agreement, and then from your deposit account. If there is not enough credit or funds available to cover the entire amount of an item presented for payment, the item may be returned unpaid and a fee charged.
- Overdraft protection can also help you avoid having items returned due to holds placed on deposits to your checking account and can allow you access to your checking funds (up to the available balance in your linked account) while the hold is in place.

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Deposit Accounts

Wells Fargo Regular Savings, Wells Fargo Money Market Savings, Wells Fargo Advantage Market Rate Savings, Wells Fargo Indexed® Savings, Wells Fargo® Performance Savings or Wells Fargo Membership® Savings

If you link a deposit account for overdraft protection, funds are transferred automatically to cover overdrafts on your checking account. Funds are transferred in exact dollar amounts.

Credit Accounts

Credit Card, *Wells Fargo® Personal Line of Credit* or *Wells Fargo Portfolio™ Line of Credit*

- A *Wells Fargo MasterCard®* or *Visa®* account, *Wells Fargo Personal Line of Credit* or *Wells Fargo Portfolio™ Line of Credit* may be linked for overdraft protection.
- With credit card, *Wells Fargo Personal Line of Credit* or *Wells Fargo Portfolio Line of Credit*, if you overdraw your checking account and have sufficient credit available, an advance is made from your credit account to cover the overdraft. Overdraft Protection Advances will be made pursuant to the terms of your applicable credit agreement. Credit card advances are made based on the actual dollar amount of the overdraft. See your credit agreement for details.

Overdraft Protection Fees

Deposit Account Transfer Fee

There is a fee charged for each day on which an advance is made from your deposit account to pay for any overdraft. Please see "Miscellaneous Fees" for specific fee information.

Credit Account Transfer Fee

- When a transfer is made to cover an overdraft, it creates a loan advance from your credit account, which may be subject to annual fees, transaction fees and finance charges under the credit account. These fees and charges, if any, are described in your credit agreement.
- There is a fee charged each day an advance is made from your credit card account to pay for any overdraft. Please see the credit agreement for specific fee information.
- There is a fee charged to your checking account for each day an advance is made from your line of credit account to pay for any overdraft on your checking account. (Excludes *Wells Fargo Portfolio Management Account*)

Check Safekeeping

Description

Check Safekeeping is available on all bank checking accounts that allow checkwriting. It is automatically included with all savings accounts that permit check access. With Check Safekeeping, the front and back of all checks paid against your account are copied on microfilm or by other means. The copies are retained for seven years (or longer as required by law) from the date each check is paid against your account. As soon as your original check is copied, it is destroyed.

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Fees

- Canceled checks returned with statement may be subject to a monthly fee to be assessed even if no checks are paid against the account. Refer to the information shown on previous pages for the type of account you have.
- Customers who use Check Safekeeping may request up to three copies of checks stored by the bank without charge per monthly statement cycle. Additional copies are available for a fee.
- The bank does not charge for any copies you need as proof of a suspected forgery or alteration.

Combined Balances

Description

You may be able to waive the monthly service fee on your checking account by linking your Wells Fargo deposit and credit accounts. This can be a combined dollar total of accounts of all members of a household. The term "household" refers to all persons occupying an individual housing unit, whether a single person or two or more unrelated persons. You must request that deposit or credit accounts for all household members other than the primary account owner of the specified checking account be linked by a Wells Fargo Banker. Household balances used to qualify an individual for a Wells Fargo Advantage Checking, Wells Fargo Advantage Plus Checking, Wells Fargo Membership Checking, or Wells Fargo Advantage Homeowner's Option Checking cannot also be applied to qualify for a second such account.

The balance in your checking account, plus any linked deposit accounts, and outstanding balances in your linked credit accounts will be used to determine your combined minimum balance each day during the monthly checking account cycle.

Accounts That You Can Link to Meet Combined

Balance Requirement

- Deposit Accounts:
 - Checking
 - Savings
 - Time Accounts
 - Retirement Accounts
- Loans:
 - Personal Loans
 - Home Equity Loans
 - Personal Line of Credit
 - Portfolio Line of Credit
 - Home Equity Line of Credit

You may not link student and mortgage loans, or credit cards. Loans and lines of credit from certain indirect companies like Wells Fargo Financial, Wells Fargo Auto Finance, Wells Fargo Leasing and Wells Fargo Direct also cannot be linked.

Direct Deposit Advance® Service Agreement – Terms and Conditions

Direct Deposit Advance is an open-end line of credit service provided by Wells Fargo Bank, National Association and is governed by the terms and conditions of this Agreement. In this Agreement, "you" and "your" refer to the user of the *Direct Deposit Advance* Service and "the bank," "we" and "our" refer to Wells Fargo Bank, National Association.

Eligibility

The *Direct Deposit Advance* Service is available to customers with at least one recurring electronic Direct Deposit of \$100 or more every 35 days to a consumer checking account from an employer or outside agency, excluding accounts held by a minor and accounts with a representative payee. (*Wells Fargo Portfolio Management Account*® and Wells Fargo Electronic Transfer Accounts (ETA) are excluded.) To remain eligible, the consumer checking account with the Direct Deposit must not be frozen or under legal process (such as a garnishment order), or otherwise in default of this Agreement. An interruption in Direct Deposit income will make the account holder ineligible for the *Direct Deposit Advance* Service.

Advances

You may request an advance through a Wells Fargo® ATM, online banking at wells Fargo.com or through Wells Fargo Phone Bank™ at 1-800-TO-WELLS (1-800-869-3557). Advances must be in increments of \$20. Each advance is deposited into the checking account receiving the Direct Deposit. An account that has a negative balance will have the advance applied to that balance before making cash available for withdrawal, if any.

Credit Limit

You may advance up to the lesser of \$500 or your current advance limit in increments of \$20. You may make advances as often as you like; however, your total outstanding advances may not exceed half of your monthly Direct Deposit income rounded to the nearest \$100, or a maximum of \$500, whichever is less. Your credit limit may not exceed \$300 in your first month of eligibility or after a lapse in qualified Direct Deposit income. If your Direct Deposit income decreases, your credit limit may also decrease. The bank reserves the right, at any time, and upon notice when required by applicable law, to modify your credit limit based on your use of the *Direct Deposit Advance* Service, your handling of the funds in your checking account and other factors, at the bank's sole discretion.

Credit Limit Decrease based on Continuous Usage

Because *Direct Deposit Advance* Service is intended to meet your short-term credit needs, you will not be permitted to make advances for more than 12 consecutive statement periods up to your standard Credit Limit. If you do take advances for 12 consecutive statement periods, your Credit Limit the following statement period will be reduced by \$100. If you continue to take advances, your Credit Limit will continue to decrease by \$100 each statement period until it equals zero. The Credit Limit will remain at zero for one statement period during which time you will not be able to make any advances. Thereafter, your Credit Limit will be restored to an amount calculated in accordance with the previous paragraph. If you do take a break during any 12 consecutive statement periods by not taking an advance for one statement period, your Credit Limit will remain at its regularly calculated amount.

Fees

For every \$20 that you advance, the Finance Charge will be \$2. The Finance Charge will also be reflected as an Annual Percentage Rate (APR) in the *Direct Deposit Advance* section of your statement. The APR is a measure of the cost of credit, expressed as a yearly rate.

Repayment

You must repay each advance and related Finance Charge within 35 days through an incoming Direct Deposit. Advances and the related Finance Charges will automatically be deducted by the bank from your checking account at the time of your next Direct Deposit of \$100 or more. Any amount of \$100 or more that is electronically deposited directly into a consumer checking account (not through account transfer or ATM), regardless of the payment sources, will be eligible to be used as repayment of advances and related Finance Charges at the time of the deposit. If the funds from your Direct Deposit are not sufficient to cover your outstanding balance, the bank will deduct as much of the balance as possible from that Direct Deposit at that time, resulting in an unpaid *Direct Deposit Advance* balance. If this balance is not paid in full by the 35th day after the advance, you authorize the bank to automatically deduct this outstanding balance and Finance Charges from the funds in your checking account ("automatic repayment"). If this "automatic repayment" overdraws your account, you will not have access to the *Direct Deposit Advance* Service until the overdraft is paid in full, including any overdraft and other checking account service fees that may apply.

Default

You will be considered in default of this Agreement and your access to the *Direct Deposit Advance* Service discontinued for 90 calendar days under the following circumstance: an overdraft created by the bank's "automatic repayment" is not paid in full within eight days (if your account is already overdrawn at the time the "automatic repayment" takes place, the service will be discontinued for 90 calendar days after the "automatic repayment" and the account has been overdrawn for at least eight consecutive days (the eight consecutive days may occur before or after the "automatic repayment")). You will also be considered in default and your access to the *Direct Deposit Advance* Service discontinued permanently if you 1) file a bankruptcy petition or one is filed against you; 2) commit fraud or make any misrepresentation in connection with your use of the *Direct Deposit Advance* Service; or 3) fail to pay an outstanding advance balance after your checking account is closed.

Closure of Your Checking Account

If you close your checking account and there is an advance balance due, the bank will automatically deduct the balance due from your closing checking account balance. Even if there are insufficient funds in the checking account to cover the advance at the time the account is closed, you will still be obligated to pay the advance balance.

Change in Terms

The bank reserves the right to change the terms of this Agreement at any time with notice to you. Such changes may apply to any outstanding advances as well as to future advances. You may choose to accept changes in terms by continuing to use the *Direct Deposit Advance* Service or keeping your checking account open, or you may decline the change in terms by no longer using the *Direct Deposit Advance* Service prior to the effective date of the change or requesting that access to the service be discontinued.

Questions About Your Statement

Details of the advances you made, finance charges incurred, repayment and any outstanding balances will appear on your monthly checking account statement. If you have a question or think there is an error concerning your *Direct Deposit Advance* Service, you should contact the Bank immediately by calling the telephone number listed on your monthly statement or by writing to the Bank at the following address: Wells Fargo Bank, P.O. Box 6995, Portland OR 97228-6995. You must tell us your name, account number and the dollar amount and description of the suspected error, together with an explanation as to why you believe there is an error. You must contact the Bank no later than 60 days after the Bank sent you the first statement on which the problem or error appeared. The Bank will attempt to complete our investigation within 20 business days of you notifying us. We will report the results of our investigation within three business days after completing our investigation and correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint or question, as long as we temporarily credit your account within 20 business days for the amount you think is in error so you will have use of the money during our investigation. If you call us to report an error, the Bank may ask you to send your complaint or question in writing, which you must do within 20 business days in order to receive temporary credit. After the bank receives your letter or other inquiry, it cannot try to collect any amount you question, or report you as delinquent. The bank can continue to bill you for the amount you question, including Finance Charges, and it can apply any unpaid amount against your *Direct Deposit Advance* limit. You do not have to pay any questioned amount while the bank is investigating, but you are still obligated to pay the parts of your *Direct Deposit Advance* balance that are not in question. If the bank finds that it did not make a mistake on the amount you question, it will send you a written explanation and a statement of the amount you owe and the date that it is due. You may ask for copies of any documents we used in our investigation. If you fail to pay the amount that the bank thinks you owe, it may report you as delinquent. However, if its explanation does not satisfy you and you write to Wells Fargo Bank, National Association at P.O. Box 11070, Reno, Nevada 89510-1070 within 10 days telling it that you still refuse to pay, it must tell anyone it reports you to that you have a question about your bill. The bank must also tell you the name of anyone to whom it reports you and tell that person or company that the matter has been settled between the bank and you when it finally is.

Governing Law

This Agreement shall be governed by and interpreted in accordance with federal law and, to the extent state law applies, the law of South Dakota. If any provision of this Agreement is held to be invalid, the remaining provisions will remain valid and enforceable.

Please Note: Alternative forms of short-term credit exist that might be less expensive and more suitable and advantageous to you as the borrower.

Wells Fargo Portfolio Management Account® (PMA)®

Description

This singular term is used to describe the various accounts that comprise your PMA relationship. It includes your PMA Prime Checking Account, and other qualifying accounts included in your PMA relationship to obtain the applicable free and discounted services.

Opening Requirements

To set up a PMA relationship, you must open a PMA Prime Checking account or convert an existing Wells Fargo checking account. The PMA Prime Checking account is your primary account for debiting fees and the statement mailing address.

Minimum Balance/Monthly Service Fee

A service fee of \$25 will be assessed for each month in which the statement ending balance in any combination of the qualifying accounts falls below \$25,000.

Qualifying Accounts

When the PMA relationship is established, the following accounts will be linked to the PMA relationship for purposes of balance qualifications and statement purposes unless you notify us otherwise.

FDIC Insured Accounts	Use funds from the following accounts to help qualify for the PMA relationship:	Choose to display detail or summary level information ¹ on the statement:
PMA Prime Checking Account	Yes	Detail
Additional checking	Yes	Detail or summary
Savings	Yes	Detail or summary
All time accounts (CDs)	Yes	Detail
Retirement accounts	Yes	Detail

Wells Fargo Portfolio Management Account (PMA)

Non-FDIC Insured Accounts	Use funds from the following accounts to help qualify for the PMA relationship:	Choose to display detail or summary level information ¹ on the statement:
Brokerage accounts offered by Wells Fargo Investments, LLC ²	Yes	Detail or summary
Retirement brokerage accounts offered by Wells Fargo Investments, LLC ²	Yes	Detail or summary
Fixed Annuities ^{3,4}	Yes	Summary only
Variable Annuities ⁴	Yes	Summary only
Asset Management Accounts (excluding irrevocable trusts)	Yes	Summary only

Investment and Insurance Products:

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by the Bank or any Bank affiliate
- May Lose Value

When only summary information is included on the PMA statement, you will continue to receive your regular detailed statement.

² Brokerage Services including *WellsTrade*[®] are available through Wells Fargo Investments, LLC (WFI) member SIPC, a non-bank affiliate of Wells Fargo & Company.

³ Fixed Annuities are available through Wells Fargo Insurance, Inc. or licensed affiliates (CA license #0851603).

⁴ Fixed Annuities, Variable Annuities and Variable Life Insurance products are available through Wells Fargo Investments, LLC (California license #OD26865), WFI Insurance Agency Montana, Inc., WFI Insurance Agency of Utah, LLC, WFI Insurance Agency Washington, Inc. and WFI Insurance Agency Wyoming, Inc. WFI and all insurance agencies are affiliated.

Credit Accounts	Use funds from the following accounts to help qualify for the PMA relationship:	Choose to display detail or summary level information ¹ on the statement:
Loans	Yes	Summary only
Lines of credit	Yes	Detail or summary ²
Mortgage loans offered by Wells Fargo Home Mortgage ⁴	Yes; 10%	Summary only
Credit card accounts ³	Yes	Summary only

¹ Certain lines of credit with a variable rate index will display summary level information only. Check with your banker.

² Certain mortgages not eligible.

³ Issued by Wells Fargo Bank, N.A.

Non-qualifying Accounts

- Coverdell Education Saving Accounts (formerly known as Education IRAs)
- Student loans, indirect installment loans from Wells Fargo Leasing and Equity Direct and loans from Wells Fargo Financial, Inc.
- Accounts held by you in a representative capacity

Additional Information

To make it even easier to qualify for your *PMA* relationship, you can use balances of accounts owned by other members of your household as long as you have their approval, subject to the following conditions:

- Account owners must authorize the bank in writing to use their account balances;
- Although you are using their balances to help qualify for your *PMA* relationship, it does not give you transaction authority over their accounts, and they will not have transaction authority over your *PMA* Prime Checking Account;
- Account owners who allow you to use their balances to qualify for your *PMA* relationship, may remove their accounts from your *PMA* relationship or close their accounts, with or without your consent.
- These account owners will need to determine whether they want to include their account information on your *PMA* statement. If they choose to include their account information on your statement, they can choose to receive either detail-level or summary level account information. If they include detail-level information, they will no longer receive a separate account statement.
- If account owners include detail-level account information on your *PMA* statement, they are responsible for verifying the accuracy of that portion of the *PMA* statement. If these accounts are removed from the *PMA* relationship, the account owner will receive a separate, periodic statement.
- If removing or closing an account causes your *PMA* relationship to fall below its minimum balance requirements, your *PMA* relationship may be subject to a monthly service fee. You will not receive notification from the bank regarding the removal or closure of accounts used for balance qualifications.
- Only the owners of the *PMA* Prime Checking Account are entitled to the benefits offered within the *PMA* relationship. Customers providing balances to help you qualify are not entitled to those privileges. You may open new accounts after the *PMA* relationship is established. If you are the primary owner on both the *PMA* Prime Checking Account and the new account, the new account will automatically be added to your *PMA* relationship.

Sharing of Information

If you include trust accounts, investment agency accounts, individual retirement accounts, annuities or insurance products or services within your *PMA* relationship, you authorize the Wells Fargo family of banks and companies to share with each other information about these accounts, products and services. This sharing of information is necessary for the proper administration and delivery of the *PMA* services, including without limitation, application of appropriate product discounts and the provision of combined statements. You may still choose to opt out of any sharing of information within the Wells Fargo family for deter-

mining your eligibility for products and services, or with outside financial service providers in order to offer you financial products that we typically do not offer ourselves. Please refer to the Privacy Policy for procedures on how to notify us of your decision to opt out.

PMA Statements

You can open a new *PMA* Prime Checking Account, or convert your existing Wells Fargo checking account to a *PMA* Prime Checking Account. If you convert an existing checking account to a *PMA* Prime Checking Account, you can keep the same account number and use the same checks.

- If you only have bank deposit products, lines of credit, loans or credit card accounts linked to your *PMA* relationship, the *PMA* statement cut-off date will remain the same as your current primary checking account.
- If you have Investment Management and Trust, Mortgage, Annuity or Brokerage accounts linked to your *PMA* relationship, your statement cut-off date will be changed to process at the end of the calendar month. The statement will be mailed to you no later than the 7th business day from the end of the month.

The following will impact statements that process at month-end:

- If within 4 days prior to the end of the month, customers request to have the above accounts added to the *PMA* statement, the information will not appear on the statement following the request. It will appear with subsequent statements.

The billing date for your linked line of credit (LCA) will be changed to the end of the month. The payment due date for your LCA is 15 calendar days from the billing date. Therefore your *PMA* statement will likely arrive around the same time your LCA payment is due. To avoid late payments you may want to have your LCA payments deducted directly from your *PMA* Prime Checking Account.

When a line of credit is linked to the *PMA* Prime Checking Account, the first *PMA* statement following the "linkage" will include only summary line of credit information. Detailed information and the first line of credit bill will be included in the NEXT *PMA* statement.

Interest

Interest rate and annual percentage yield (APY) for the *PMA* Prime Checking Account is variable and subject to change at the bank's discretion. Interest is compounded daily and paid monthly.

Other Features

The *PMA* Prime Checking Account is required in order to receive the benefits listed below:

- No minimum balance required for the *PMA* Prime Checking Account
- Bonus interest rate on linked select savings accounts and CDs², including retirement accounts
- Waived annual custodial fees on linked FDIC-IRA accounts
- Waived monthly service fee on linked checking and savings accounts
- Free Wells Fargo checks, (except 3-on-a-page)

- No annual fee *Wells Fargo Visa*[®] Platinum credit card with the *Wells Fargo Rewards*[®] program if selected by the cardholder⁴
- A no-fee *Wells Fargo* Platinum Check Card
- No *Wells Fargo* access fee for transactions at any ATM⁵
- Free Point-of-Sale (POS) purchases⁶
- Free *EXPRESS 10*[®] (last 10 transactions) or *EXPRESS BALANCES*[®] (Balances of linked accounts) ATM statements
- Increased ATM withdrawal limit of up to \$1,000 per day
- No fee for Online Banking and Bill Pay through the Internet at wellsfargo.com
- Free Online or Paper Statements
- Overdraft protection available from multiple sources (i.e. Line of Credit Account, eligible Savings or eligible Credit Card Account)
- No annual fee on a select line of credit. Other fees, such as late fees, may apply in certain states.
- Annual percentage rate (APR) discount on select new loans and lines of credit when payments are automatically deducted from *PMA Prime Checking Account*
- Special discounts on select home loan programs through *Wells Fargo Home Mortgage*
- Up to \$20 discount on Safe Deposit Boxes
- No fee for single-signer American Express[®] Travelers Cheques or Cheques for Two
- No-fee cashier's/official checks and money orders
- No-fee bond interest coupon redemption
- Checks Returned with Statement service or Check Safekeeping option available at no charge for the *PMA Prime Checking Account*
- Free Check Safekeeping for additional linked checking/savings accounts
- Free Phone Banker-assisted and automated *Wells Fargo Phone Bank* calls

Brokerage Benefits

- 10 free stock trades with a new *WellsTrade*[®] Online Brokerage Account⁷. Visit wellsfargo.com, select Brokerage, then Apply Now. When completing the *WellsTrade* application, please enter Source Code PMTA. Or call 1-800-TRADERS (1-800-872-3377) for more information. Does not apply to *WellsTrade* retirement accounts. This rebate offer is valid for 60 days after *WellsTrade* account is opened
 - *PMA* customers with a *WellsTrade* account who have any combination of eligible assets at *Wells Fargo* totaling \$100,000 or who make more than 40 commissionable equity trades per year, are qualified to participate in *WellsTrade AssetReward*[™]. Benefits include 20% discount on equity trades, priority customer service and waived fees.
 - If linked to *PMA*, *WellsTrade* will automatically waive its quarterly maintenance fees and annual IRA custodial fee.
- ⁴ If the *PMA* relationship statement-ending balance falls below \$25,000 a \$25 monthly service fee will apply.
- ⁵ Should the *PMA* relationship be terminated, the bonus interest rate on all eligible accounts will discontinue and revert to the bank's current rate offered.
- ⁶ Should the *PMA* relationship be terminated, the bank's standard terms and service fees will apply.

⁴ Subject to credit qualification. No annual fee on the credit card will apply, and the annual program fee for the optional *Wells Fargo Rewards* program will be waived as long as the *PMA* relationship is maintained. Excludes the optional *Prime Rewards*[®] annual program fee.

⁵ Surcharges imposed by non-*Wells Fargo* ATM owners or operators may apply. Domestic surcharges reimbursed with qualifying balances greater than \$250,000.

⁶ Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.

⁷ A cash rebate for each stock trade commission placed via the Internet, up to a maximum of 10 trades for the first 60 days your account is open, will be credited to your account. You will pay the normal commission on all stock trades at the time of the transaction, and your account will be credited with the rebate for up to \$24.95 per trade within 10 weeks after your account is opened and funded. Offer applies to trades of 1,000 shares or fewer. Account must be opened with a minimum balance of \$2,500. Additionally, account holders must maintain minimum balance of \$2,500 in the account for a minimum of six months. Offer not valid for IRAs, retirement, business, or club accounts. Account must be funded to qualify. Offer excludes existing *WellsTrade* account customers and non-U.S. residents. Limit one new account rebate per customer. *Wells Fargo Investments, LLC* reserve the right to terminate this offer at any time. Not valid with any other offer.

Credit Card Bonus Rewards Points

If you have a *Wells Fargo Visa* credit card with the *Wells Fargo Rewards* program you will be eligible to receive 1,000 bonus points (up to a maximum of 10,000 points) for every \$10,000 increase in your combined *PMA* balances over a 12 month period based upon your anniversary date. Following are a few examples that bonus points earned based on an anniversary date in February:

	Qualifying Balances August 2003	Qualifying Balances August 2004	Change	Bonus Points
Scenario 1:	\$33,000	\$40,000	\$7,000	0
Scenario 2:	\$33,000	\$65,000	\$32,000	3,000

Other Information

If the *PMA* relationship is terminated, any *PMA Prime Checking*, *PMA Checking* or *PMA Investment Checking* account will revert to the standard *Wells Fargo Advantage Checking* account. If you convert your *PMA Checking Account* to the *PMA Prime Checking Account*, the *PMA Investment Account* is not linkable to the new *PMA* relationship. You must either convert the *PMA Investment Account* to another checking account, or close the account and move the remaining funds to another account. If no action is taken, the *PMA Investment Account* will revert to the standard *Wells Fargo Advantage Checking* account. Any linked checking, savings and time accounts earning a bonus rate will revert to the current interest rate being offered and the bank's standard terms and service fees will apply. Additionally, the then current annual fee for the *Wells Fargo Visa Platinum* credit card with the *Wells Fargo Rewards* program, and the line of credit account annual fee will be imposed, and the annual percentage rate (APR) for any installment loans and lines of credit will change to the then current annual percentage rate (APR) for that type of installment loan and line of credit.

Consumer Savings Accounts

	Wells Fargo Regular Savings	Wells Fargo Money Market Savings¹
Description	Variable-rate, liquid savings account offering a competitive rate of interest	Variable-rate, liquid savings account offering a competitive market rate of interest and limited checkwriting privileges
Minimum Opening Deposit	\$100 (\$25 for account holders under 18)	\$100
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$3 • Between the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.09 per day • Monthly service fee is waived for account holders under 18² 	<ul style="list-style-type: none"> • \$10 • Between the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.32 per day
Minimum Daily Balance to Waive Monthly Service Fee/Prorated Monthly Service Fee	\$300	\$3,500
Excess Activity Fee³	\$10 per Item	\$10 per Item
Checkwriting	None	<ul style="list-style-type: none"> • Yes (limited to three per month) • Free Check Safekeeping automatically included
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion 	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion
Other Information	<ul style="list-style-type: none"> • Free Online or Paper Statements • Quarterly Statements (monthly with EFT activity)⁴ 	<ul style="list-style-type: none"> • Free Online or Paper Statements

¹ On the account holder's 18th birthday, this account automatically becomes subject to the monthly service fee then in effect for the Wells Fargo Regular Savings account.

² Federal Reserve Board Regulation D limitations apply (see the Agreement under the "Limitations On Transfers From Your Savings Account" sub-section).

³ EFT means "electronic fund transfer" as defined in Regulation E (12 CFR 205) (see the Agreement under the "Electronic Fund Transfer Disclosures" section)

Consumer Savings Accounts

	Wells Fargo Advantage Market Rate Savings	Wells Fargo Membership Savings
Description	Variable-rate, liquid savings account offering a competitive market rate of interest and limited checkwriting privileges. This account requires a lower minimum daily balance to waive monthly service fee than the standard Wells Fargo Money Market Savings account. Wells Fargo Advantage Market Rate Savings ¹ is available to Wells Fargo Advantage Checking or Wells Fargo Advantage Plus Checking customers only	Variable-rate, liquid savings account offering a competitive market rate of interest and limited checkwriting privileges. This account requires a lower minimum daily balance to waive monthly service fee than the standard Wells Fargo Money Market Savings account. Wells Fargo Membership Savings ¹ is available to Wells Fargo Membership Checking customers only.
Minimum Opening Deposit	\$100	\$100
Monthly Service Fee/Prorated Monthly Service Fee	<ul style="list-style-type: none"> • \$10 • Between the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.32 per day 	<ul style="list-style-type: none"> • \$10 • Between the date your account was closed and your prior statement cycle date, your account will be charged a prorated monthly service fee of \$0.32 per day
Minimum Daily Balance to Waive Monthly Service Fee/Prorated Monthly Service Fee	\$1,000	\$1,000
Excess Activity Fee²	\$10 per Item	\$10 per Item
Checkwriting	<ul style="list-style-type: none"> • Yes (limited to three per month) • Free Check Safekeeping automatically included 	<ul style="list-style-type: none"> • Yes (limited to three per month) • Free Check Safekeeping automatically included

Consumer Savings Accounts

	Wells Fargo Advantage Market Rate Savings	Wells Fargo Membership Savings
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion 	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion
Other Information	Free Online or Paper Statements	Free Online or Paper Statements

¹ If the *Wells Fargo Advantage* Checking or *Wells Fargo Advantage Plus* Checking relationship is terminated, the bank may convert your *Wells Fargo Advantage* Market Rate Savings account to a *Wells Fargo Money* Market Savings account (please refer to the *Schedule*), and the bank's standard terms and service fees will apply.

² If the bank discontinues the *Wells Fargo Membership* banking service, your employer is no longer a sponsoring business, you no longer work for a sponsoring business or your *Wells Fargo Membership* Checking account is closed, the bank may convert your *Wells Fargo Membership* Savings account to another Wells Fargo savings account (please refer to the *Schedule*), and the bank's standard terms and service fees will apply.

³ Federal Reserve Board Regulation D limitations apply (see the *Agreement* under the "Limitations on Transfers from Your Savings Account" sub-section).

Consumer Savings Accounts

	Wells Fargo Indexed® Savings Account (Availability of this account may be discontinued by Bank at any time without prior notice)
Description	A variable-rate, liquid savings account offering a premium market rate of interest indexed to the Prime Rate and limited checkwriting privileges
Minimum Opening Deposit	\$100
Monthly Service Fee	\$20
Minimum Daily Balance to Waive Monthly Service Fee	\$10,000
Excess Activity Fee¹	\$10 per Item
Checkwriting	<ul style="list-style-type: none"> • Yes (limited to three per month) • Free Check Safekeeping automatically included
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate • Indexed to the lowest Prime Rate published in the Money Rates section of The Wall Street Journal (refer to Current Deposit Rates sheet)
Other Information	Free Online or Paper Statements

Federal Reserve Board Regulation D limitations apply (see the *Agreement* under the "Limitations On Transfers From Your Account" sub-section).

Consumer Savings Accounts

	Wells Fargo® Performance Savings Account (Availability of this account may be discontinued by Bank at any time without prior notice)
Description	A variable-rate savings account offering a competitive, fixed interest rate for one-month intervals and limited checkwriting privileges. Available to Wells Fargo Checking Customers.
Minimum Opening Deposit	\$100
Monthly Service Fee	\$15
Minimum Daily Balance to Waive Monthly Service Fee	\$15,000
Excess Activity Fee¹	\$10 per Item
Checkwriting	<ul style="list-style-type: none"> • Yes (limited to three per month) • Free Check Safekeeping automatically included
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion on the first day of each month
Other Information	<ul style="list-style-type: none"> • Free Online or Paper Statements • Withdrawals can be made in person, in a branch; at any ATM; or by any transfer (e.g., telephone, online, preauthorized or automatic). Withdrawals cannot be made through debit card (POS) purchase. • Requires active checking account with Wells Fargo

¹ Federal Reserve Board Regulation D limitations apply. (See the Agreement under the "Limitations On Transfers From Your Savings Account" sub-section).

Consumer Savings Accounts

Information about Cards linked to Consumer Savings Accounts

As described in the *Consumer Account Agreement*, you may link a consumer savings account to a *Wells Fargo* ATM Card. To receive a *Wells Fargo* Check Card, you must have a consumer checking account linked to the Card.

Wells Fargo ATM Card

- Point-of-Sale (POS) purchases can be made from a savings account only if there is no checking account linked to the Card.
- \$1 monthly Point-of-Sale (POS) fee for unlimited purchases during any monthly statement cycle that you make at least one purchase. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.
- POS fee will be charged to a savings or market rate savings account only if there is no checking account linked to the ATM Card. Only the account designated as primary savings can be used for POS purchases. You may designate a market rate savings account as a primary savings account in order to make POS purchases. POS purchases from savings or market rate savings accounts count toward Regulation D transaction limitations.

Wells Fargo Check Card

- \$1 monthly Point-of-Sale (POS) fee for unlimited purchases during any monthly statement cycle that you make at least one purchase. Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases and may provide cash back above the amount of purchase.
- Savings and market rate savings accounts may be linked to the Card but cannot be used for purchases.
- If all of your checking accounts are closed, a new ATM Card will be issued for access to linked consumer savings accounts.

Time Accounts (Certificates of Deposit or CDs)¹

Description	Accounts offering a wide range of terms and interest payment methods at fixed rates
Minimum Opening Deposit	\$2,500
Terms	<ul style="list-style-type: none"> • Three months to 144 months • 14-day to 365-day terms available for balance of \$100,000 or more
Interest	<ul style="list-style-type: none"> • Rate in effect at account opening is fixed for the term of the deposit • Rate in effect when the account renews is fixed for the renewal term • Interest is calculated and compounded daily from the business day of deposit to the day of withdrawal using a 365-day year (366 days in a leap year)
Payment Frequency	Monthly, quarterly, semi-annually, annually or at maturity for terms less than one year
Payment Options	<ul style="list-style-type: none"> • Redeposit • Pay by check (must have minimum balance of \$5,000) • Transfer to Wells Fargo checking or savings account
Grace Period	Begins the day after maturity and ends seven calendar days later
Additional Deposits	<ul style="list-style-type: none"> • One deposit allowed during grace period • No additional deposits allowed during the term
Early Withdrawal Fee²	<ul style="list-style-type: none"> • For terms less than three months, fee is one month's interest • For terms three months through 12 months, fee is three months' interest • For terms greater than 12 months, fee is six months' interest • Minimum fee amount is \$25
Maturity Date	<ul style="list-style-type: none"> • We will send you a notice reminding you of the maturity date of your time account approximately one month in advance if the term of your account is 30 days or longer • If the maturity date falls on a weekend or holiday, funds become available the following business day
Other Features	<i>Trade-A-Rate</i> option for select terms, subject to availability
Other Information	<ul style="list-style-type: none"> • At maturity, your account automatically renews for the same term as the previous term, at the rate in effect on the maturity date unless the bank notifies you otherwise • Accounts with terms less than 30 days do not automatically renew³ • At maturity and during the grace period, you may change the term or balance of your account (as long as the new account meets minimum balance requirements) or make withdrawals without a fee. If you withdraw funds during the grace period, the bank will not pay interest from the maturity date to the date of withdrawal on the funds withdrawn

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Time Accounts (Certificates of Deposit or CDs)¹

Other Information	<ul style="list-style-type: none"> • If your account renews on a day that is not a business day, interest is earned at the old rate through the day before the renewal date, and the new interest rate begins on the renewal date; at renewal, interest in the account renews as principal • The bank may change the rate of interest, method of calculating interest, term of the account and any other account provision at the beginning of each renewal period and will notify you of any change as required by law
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A time account may be referred to as a "certificate of deposit" or "CD" even though the deposit may not be evidenced by a certificate.

¹ If the original term is less than three months, the early withdrawal fee is one month's interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the original term is three months through 12 months, the early withdrawal fee is three months' interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the original term is greater than 12 months, the early withdrawal fee is six months' interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the early withdrawal fee is greater than the earned and/or paid interest, the difference will be deducted from the principal. All or any part of the principal may be withdrawn before maturity without a fee if you die or are declared mentally incompetent.

² If your Time Account is not automatically renewable and you do not withdraw the funds on the maturity date, the funds will stop earning interest, and will be available for immediate withdrawal.

Time Accounts/Retirement Time Accounts
(Certificates of Deposit or CDs)*Trade-A-Rate Option* (Subject to Availability)

During the initial term of your time account, you have the option to change the interest rate paid on its remaining term to the interest rate then paid by the bank on time accounts of a term equal to the term remaining on your time account. For example, if your time account has nine months remaining on its initial term, you may change the interest rate on your time account during the final nine months to the interest rate paid by us on new nine-month time accounts. This option to change the interest rate may be exercised only once and, unless we agree in writing otherwise, expires when your time account matures.

To exercise your option, you may contact the bank in person, by telephone, or by mail. On the business day we receive your request, we will increase the interest rate of your time account to the interest rate we then offer on time accounts with terms equal to the time remaining on your time account. If your time account with the *Trade-A-Rate* option is renewed at maturity, the renewal interest rate will be our interest rate in effect on the maturity date for a new time account of the same original term and amount without the *Trade-A-Rate* option. The *Trade-A-Rate* option will not apply to your time account at renewal unless we have otherwise agreed in writing.

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Individual Retirement Accounts (IRAs)

Savings Accounts

The following savings accounts are available for Traditional IRAs, Conduit IRAs, Roth IRAs, Simplified Employee Pension (SEP) IRAs and Coverdell Education Savings accounts (formerly known as Education IRAs). You will receive semi-annual statements unless your IRA is linked to a *Wells Fargo Portfolio Management Account*, in which case you will receive summary information on your account every month in addition to the semi-annual statements. Your plan balance as of December 31st of each year represents the fair market value of your IRA, and that amount will be reported to the Internal Revenue Service (IRS). Distributions from your IRA will be reported to the IRS (IRS penalties may apply).

	Wells Fargo Retirement Market Rate Savings
Description	A variable-rate, liquid savings account offering a competitive market rate of interest
Minimum Opening Deposit	\$100
Monthly Service Fee	\$10 monthly service fee is waived for IRA and Coverdell Education Savings customers
Minimum Daily Balance to Waive Monthly Service Fee	\$2,500
Fees	<ul style="list-style-type: none"> • \$25 annual custodial fee will be deducted from your account on the fee assessment date if waive conditions are not met (refer to Custodial Fee section for more information) • You will be assessed a fee of \$25 when you close or transfer your IRA. This fee will be deducted from your account when the plan is closed or transferred to another institution.
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate subject to change at the bank's discretion

Individual Retirement Accounts (IRAs)

Savings Accounts

	Wells Fargo Retirement Indexed™ Savings Account (Availability of this account may be discontinued by Bank at any time without prior notice)
Description	A variable-rate, liquid savings account offering a premium market rate of interest indexed to the Prime Rate
Minimum Opening Deposit	\$100
Monthly Service Fee	\$20 monthly service fee is waived for IRA and Coverdell Education Savings customers
Minimum Daily Balance to Waive Monthly Service Fee	\$10,000
Fees	<ul style="list-style-type: none"> • \$25 annual custodial fee will be deducted from your account on the fee assessment date if waive conditions are not met (refer to Custodial Fee section for more information) • You will be assessed a fee of \$25 when you close or transfer your IRA. This fee will be deducted from your account when the plan is closed or transferred to another institution.
Interest	<ul style="list-style-type: none"> • Earned on entire daily collected balance • Compounded daily, paid monthly using a 365-day year (366 days in a leap year) • Variable-rate, indexed to the lowest Prime Rate published in the Money Rates section of <i>The Wall Street Journal</i> (refer to Current Deposit Rates sheet)

Retirement Time Accounts (Certificates of Deposit or CDs)¹

Time accounts are available as Individual Retirement Accounts (IRAs), including Traditional IRAs, Conduit IRAs, Roth IRAs, Simplified Employee Pension (SEP) IRAs and Coverdell Education Savings Accounts (formerly known as Education IRAs).

You will receive semi-annual statements unless your IRA is linked to a *Wells Fargo Portfolio Management Account*, in which case you will receive summary information on your account every month in addition to the semi-annual statements. Your plan balance as of December 31st of each year represents the fair market value of your IRA, and that amount will be reported to the Internal Revenue Service (IRS). Distributions from your IRA will be reported to the IRS (IRS penalties may also apply).

Description	Accounts offering a wide range of terms at fixed rates
Minimum Opening Deposit	\$1,000
Terms	<ul style="list-style-type: none"> • Three months to 144 months • 30-day to 365-day terms available for balance of \$100,000 or more
Interest	<ul style="list-style-type: none"> • Rate in effect at account opening is fixed for the term of the deposit • Rate in effect when the account renews is fixed for the renewal term • Interest is calculated and compounded daily from the business day of deposit to the day of withdrawal using a 365-day year (366 days in a leap year) • Interest distributions will be reported to the IRS as taxable distributions (IRS penalties may also apply)
Payment Frequency	Redeposited to the account at maturity for terms less than one year and annually and at maturity for all other terms
Payment Options	Redeposit only
Grace Period	Begins the day after maturity and ends seven calendar days later
Additional Deposits	<ul style="list-style-type: none"> • One deposit allowed during grace period • No additional deposits allowed during the term
Early Withdrawal Fee²	<ul style="list-style-type: none"> • For terms less than three months, fee is one month's interest • For terms three months through 12 months, fee is three months' interest • For terms greater than 12 months, fee is six months' interest • Minimum fee amount is \$25
Maturity Date	<ul style="list-style-type: none"> • We will send you a notice reminding you of the maturity date of your time account approximately one month in advance if the term of your account is 30 days or longer • If the maturity date falls on a weekend or holiday, funds become available the following business day

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Retirement Time Accounts (Certificates of Deposit or CDs)

Other Features	Trade-A-Rate option for select terms, subject to availability
Fees	<ul style="list-style-type: none"> • \$25 annual custodial fee will be deducted from your account on the fee assessment date if waive conditions are not met (refer to the Custodial Fee section for more information) • You will be assessed a fee of \$25 when you close or transfer your IRA. This fee will be deducted from your IRA when the plan is closed or transferred to another institution.
Other Information	<ul style="list-style-type: none"> • At maturity, your account automatically renews for the same term as the previous term, at the rate in effect on the maturity date unless the bank notifies you otherwise • At maturity and during the grace period, you may change the term or balance of your account (as long as the new account meets minimum balance requirements) or make withdrawals without a bank penalty (IRS penalties may apply). If you withdraw funds during the grace period, the bank will not pay interest from the maturity date to the date of withdrawal on the funds withdrawn. • If your account renews on a day that is not a business day, interest is earned at the old rate through the day before the renewal date, and the new interest rate begins on the renewal date; at renewal, interest in the account renews as principal • The bank may change the rate of interest, method of calculating interest, term of the account and any other account provision at the beginning of each renewal period, and the bank will notify you of any change as required by law

A time account may be referred to as a "certificate of deposit" or "CD" even though the deposit may not be evidenced by a certificate.

¹If the original term is less than three months, the early withdrawal fee is one month's interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the original term is three months through 12 months, the early withdrawal fee is three months' interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the original term is greater than 12 months, the early withdrawal fee is six months' interest on the principal amount withdrawn, at the rate on your account at the time of withdrawal, or the minimum fee, whichever is greater. If the early withdrawal fee is greater than the earned and/or paid interest, the difference will be deducted from the principal. All or any part of the principal may be withdrawn before maturity without a fee if you die or are declared mentally incompetent.

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Retirement Accounts

Custodial Fees

The annual fee the bank charges for serving as a custodian of your IRA will be \$25. The entire custodial fee will be assessed on the fee assessment date without regard to the month you opened or closed your IRA.

If a withdrawal or distribution request brings your account balance to or below the account closing fee level for the current year, we will deduct the current account closing fee and then close your account.

No Custodial Fees

You will pay no custodial fee if any of the following conditions are met:

- Your IRA balance is at least \$20,000 on the fee assessment date
- You make a current tax year contribution of \$2,000 or more to your IRA by the fee assessment date
- You are age 65 or older as of January 1 of that year
- Your IRA is a Coverdell Education Savings Account (formerly known as Education IRA)
- You have a PMA relationship

Fee Assessment Date

Normally your IRA will be assessed the custodial fee on or after December 10. The fee may be collected from your IRA any time after it is assessed. Money to pay the custodial fee will be taken from available assets in your account. Money compounded at the lowest rate of return will be withdrawn first.

Pre-paying the Annual Custodial Fee

You may pre-pay your annual custodial fee by mailing your payments to:

Wells Fargo Services Company
IRA Processing
P.O. Box 5110
4811 N. 4th Avenue
Stouffville, SD 57104

Payments must be received prior to December 1, to be credited for the current year's custodial fee.

Changes To Fees

We reserve the right to change the charges, fees or other conditions listed for IRAs. However, when changes are made to any charges, fees or interest computations, we will send a notice, Disclosure Statement or Supplemental Disclosure Statement to you at the address shown on our records at least 30 days before the effective date of the change. Unless you close your account within 30 days from the date of the notice, you will be deemed to have accepted any changes to the charges, fees or other conditions as disclosed in the notice.

International Remittance Accounts:

International Remittance Account to Mexico
(*InterCuenta Express*®) (Mexico Remittances)

International Remittance Account to India
(India Remittances)

Description

An International Remittance Account, in your name, used to remit funds to a deposit or debit card account maintained by your pre-designated beneficiary at one of our Partner Banks in Mexico or India. The International Remittance Account to Mexico (*InterCuenta Express*) is used to remit funds to a linked deposit or debit card account of the pre-designated beneficiary at our Mexican Partner Banks: BBVA Bancomer (Bancomer), Banco Mercantil del Norte S.A., Institución de Banca Múltiple, Grupo Financiero Banorte (Banorte), or HSBC Mexico. The International Remittance Account to India is used to remit funds to a linked deposit or debit card account of the pre-designated beneficiary at our India Partner Bank: ICICI Bank Limited (ICICI). The balance in your International Remittance Account, up to the maximum daily transfer amount, will be remitted the following Business Day to the linked account of your beneficiary.

- Your beneficiary is able to withdraw the funds credited to their deposit or debit card account in the local currency. For accounts maintained with either Bancomer, Banorte or HSBC Mexico, the local currency will be Mexican pesos. For accounts maintained with ICICI, the local currency will be Indian rupees.
- For each International Remittance Account, only one beneficiary may be designated and one deposit or debit card account may be linked. However, you may open more than one International Remittance Account.
- For questions about these accounts, call *Remittance Customer Service* at 1-800-556-0605.

Account Setup Fee

\$10

Annual Fee

\$10 when you make the first deposit after the annual anniversary of your account opening.

Remittance Fee

- \$8 for each transfer.
- Maximum daily transfer is \$3,000.

Foreign Currency Conversion Fee

- Foreign exchange rate applied to each transfer is set by the Bank and may change without notice.
- The foreign exchange rate for each transfer is listed on your periodic statement; for the current foreign exchange rate, call the Remittance Customer Service department at 1-800-556-0605, then Option 3.

Minimum Balance Requirement

Not applicable

Partner Bank Terms and Fees

- The beneficiary's linked deposit or debit card account maintained at the Partner Bank is subject to the terms and fees, as amended from time to time, applicable to the account as disclosed by the Partner Bank to the beneficiary
- For information about the Partner Bank accounts:
Bancomer: Call toll free within Mexico at 01-800-112-2724 or visit www.Bancomer.com
Banorte: Call toll free within Mexico at 01-800-Banorte or visit www.Banorte.com
HSBC Mexico: Call toll free within Mexico at 01-800-667-3429 or visit <http://dsrctw02.hsbc.com.mx/>
ICICI: Call toll free within India at 1-600-22-4848 or visit www.icicibank.com

Interest Rate

Not applicable

Making Deposits

- You may make deposits to your International Remittance Account at a Wells Fargo ATM or a store location.
- If you have a Wells Fargo checking or savings account, you also may transfer funds to your International Remittance Account by telephone, ATM or online, if you have enrolled in the Wells Fargo Online[®] banking service.
- Once funds are transferred from your International Remittance Account to your beneficiary's deposit or debit card account, the funds belong to the beneficiary and you will not have access to the funds.
- There is a fee for each transfer from your International Remittance Account.

Beneficiary Access

- Your beneficiary must open and maintain a qualifying deposit or debit card account with the Partner Bank to receive funds from your International Remittance Account.
- Your beneficiary's deposit or debit card account is subject to the terms and conditions established by the Partner Bank with which the account is maintained.

Please note: Bancomer, Banorte, HSBC Mexico, and ICICI are not affiliates of any Wells Fargo company, and no Wells Fargo company guarantees deposits maintained at Bancomer, Banorte, HSBC Mexico, or ICICI; nor is any Wells Fargo company responsible for the actions or inaction of Bancomer, Banorte, HSBC Mexico, or ICICI. Once transferred, deposits with Bancomer, Banorte, HSBC Mexico, or ICICI are NOT FDIC insured. Bancomer, Banorte, HSBC Mexico, and ICICI reserve the right to add or eliminate deposit or debit card account products that are acceptable for International Remittance Account.

Funds Availability Policy

- The Bank's Funds Availability Policy applies to Paper Items or other Items deposited to the International Remittance Account.

- Each Business Day, the available funds in your International Remittance Account, up to the maximum daily limit, are transferred in the local currency to the linked account of your beneficiary maintained at the Partner Bank.

Other Features

- If for any reason, a valid account number at the Partner Bank is not provided, the Partner Bank has agreed to return the funds as soon as possible. In the event the funds are returned within 48 hours by the Partner Bank, Bank will credit the International Remittance Account the original U.S. dollar amount transferred, minus transfer fees.
- Neither the Bank nor the Partner Bank is responsible for funds credited to an account that does not belong to your beneficiary, provided the funds have been accurately credited to the account that you designated to the Bank. You cannot assume that the Bank or the Partner Bank will notice that the account number to which the funds are transferred belong to someone other than your beneficiary.
- International Remittance Account fees are not balance-waivable, and will automatically be deducted from the International Remittance Account at the time of each transfer.
- Your International Remittance Account will be automatically closed if inactive for at least 12 months.

International ATM Remittance Account to the Philippines (Philippine Remittances)**Account Description**

An International ATM Remittance Account, in your name, used to make deposited funds available for ATM withdrawal in Philippine pesos by a pre-designated authorized cardholder in the Philippines.

Account Setup Fee

\$10. Waived if you open another Wells Fargo account or have an existing account with us.

Annual Fee

\$10 when you make the first deposit after the annual anniversary of your account opening.

Remittance Fee

\$8 on each Business Day that deposits or transfers to the account are made.

Foreign Currency Conversion Fee

See *Agreement* under the "Transactions Outside the United States" sub-section.

Excess Activity Fee¹

\$10 per Item

¹ Federal Reserve Board Regulation D limitations apply (see the *Agreement* under "Limitations on Transfers from Your Savings Account" sub-section).

Daily Withdrawal Limits

\$400 (U.S. Dollars or the equivalent in Philippine pesos)

Balance Requirement

Not applicable

Interest Rate

Not applicable

Making Deposits

- You may make deposits to your International ATM Remittance Account at a Wells Fargo ATM or store location.
- If you have a Wells Fargo checking or savings account, you also may transfer funds to your International ATM Remittance Account by telephone, ATM, or through *Wells Fargo Online*[®] Banking.
- Additional deposits are allowed anytime.

Authorized Cardholder Access

- You may only designate one authorized cardholder, who must reside in the Philippines. An ATM Remittance Card embossed in the authorized cardholder's name will be issued. You are responsible for delivering to your authorized cardholder in separate envelopes the ATM Remittance Card and PIN.
- If you authorize someone other than the authorized cardholder to use your Card, you are responsible for any charges the Bank makes to your account as a result. Your rights in case the Card is used without authority are described in the Agreement under the "Your Liability For Unauthorized Withdrawals" sub-section.

Funds Availability Policy

The Bank's Funds Availability Policy applies to Paper Items or other Items deposited to the International ATM Remittance Account.

ATM Card Issuance, Ownership & Lost/Stolen**Re-Issuance**

- Your authorized cardholder must safeguard the ATM Remittance Card at all times, not let others use the ATM Remittance Card, keep the PIN secret, and never keep the PIN with the ATM Remittance Card. You or your authorized cardholder must notify the Bank AT ONCE if you believe your ATM Remittance Card is lost or stolen, your ATM Remittance Card number or PIN is compromised, or if someone accessed or may access money in your account without your permission. (See the *Agreement* under "Loss Prevention Guidelines" sub-section)

Other Features

- International ATM Remittance Account remittance fees are not balance-waivable, and will automatically be deducted from your International ATM Remittance Account each Business Day deposits are made to the account.
- Your International ATM Remittance Account will be automatically closed if inactive for at least 12 months.

For questions about your International ATM Remittance Account, call Remittance Customer Service at 1-800-556-0605.

Other Services**Wells Fargo Phone Bank****Description**

Access your accounts or open new accounts by phone 24 hours a day by calling *Wells Fargo Phone Bank* at 1-800-TO-WELLS (1-800-869-3557). In most cases the automated phone service is the fastest and most convenient way to conduct your banking. Or you can reach a Phone Banker, 24 hours a day, seven days a week, by pressing the Phone Banker option anytime during your call.

Wells Fargo Phone Bank Access

- All customers with consumer accounts have access to *Wells Fargo Phone Bank* by calling 1-800-TO-WELLS (1-800-869-3557)
- Customers who are living or traveling outside the United States can reach the *Wells Fargo Phone Bank* toll-free number by first connecting with an MCI operator
- Hearing-impaired customers can reach the *Wells Fargo Phone Bank* text typewriter service (TTY) toll-free at 1-800-877-4833
- All calls using the automated Touch-Tone Banking Service will be free. There will be no limit on the number of automated calls you can make.
- All calls to a Phone Banker will be free if they could not have been handled using the automated Touch-Tone Banking Service. Some examples of free calls are: update your account information, change your password, open a new account or switch to a different account.
- All calls to a Phone Banker will be free if you meet the minimum daily balance requirement described below for your checking account each monthly statement cycle

If your call could have been handled by the automated Touch-Tone Banking Service but you prefer speaking to a Phone Banker, there will be a \$2 charge per call. This fee will be waived if you meet the \$300 minimum daily checking account balance. The maximum charge is \$20 per monthly statement cycle. *Wells Fargo Advantage Plus* checking, *PMA* checking and savings accounts are not subject to this fee.

The balance requirements currently in place that waive the monthly service fee for your account, Point-of-Sale (POS) use, or Checks With Statement fee will not change. Refer to the description of your account in the *Schedule*.

Wells Fargo Online

Wells Fargo Online gives you a convenient and flexible way to manage your finances by providing free online access to your personal accounts. You can view account balances and history, transfer funds and receive monthly statements online. For immediate online access, visit wellsfargo.com or call 1-800-956-4442.

Wells Fargo Online is governed by the terms and conditions in the Online Access Agreement provided when you enroll in the service.

Online Bill Pay

Bill Pay offers the convenience and control of managing and paying bills online. You can pay any company or individual in the U.S., schedule one-time, recurring payments, and choose to receive electronic bills from select billers, among many other features. To start using Bill Pay, visit wellsfargo.com or call 1-800-956-4442.

The Bill Pay service is governed by the terms and conditions in the agreement provided when you enroll in the service.

Bank By Mail

Description

Bank By Mail lets checking and savings customers make deposits to their Wells Fargo Accounts through the mail. Loan payments cannot be submitted through Bank By Mail.

Enrollment And Use

Consumer checking and savings customers can order a free "Bank By Mail" kit by calling *Wells Fargo Phone Bank* at 1-800-TO-WELLS (1-800-869-3557). There are no fees for processing Bank By Mail deposits to consumer checking and savings accounts. While waiting for the delivery of your kit after enrolling in the service, you can send your deposits to the following address:

- Wells Fargo Bank
P. O. Box 3488
Portland, OR 97208-3488

Direct Deposit

Direct Deposit is a free service that automatically deposits recurring income received into any Wells Fargo checking or savings account you choose. Income received from your employer, Social Security, pension and retirement plans, the Armed Forces, VA Benefits, and annuity or dividend payments may all qualify for Direct Deposit.

Consumer checking and savings customers can request a Direct Deposit Authorization Agreement from your banker or by calling *Wells Fargo Phone Bank* at 1-800-TO-WELLS (1-800-869-3557).

Miscellaneous Fees*

ATM/POS

ATM Access

<i>Wells Fargo</i> ATMs	No charge
Non- <i>Wells Fargo</i> ATMs ¹⁾	
Balance Inquiry (U.S. and International)	\$1.00
Transaction (U.S.)	\$2.00
Transaction (International)	\$3.00

ATM Card & Check Card

Over-the-Counter Cash Disbursement at a non- <i>Wells Fargo</i> bank	\$3.00 each
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Point-of-Sale Purchases Outside the U.S.

Foreign Currency Conversion Fee	2% of Network Transaction Amount
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ATM Statement ²⁾	\$1.00 each
Replacement Card Fee (For lost Cards)	\$5.00 each

Checks, Money Orders, Coin/Currency

American Express³⁾ Travelers Cheques

Single-Signer Travelers Cheques	
Customer	1.5% of purchase amount
Non-Customer	2.0% of purchase amount

Travelers Cheques for Two

Customer	2.5% of purchase amount
Non-Customer	3.0% of purchase amount

Cashier's Check/Official Check

Customer	\$8.00 each
Non-Customer	\$10.00 each

Check Cashing

Customer	No charge
Non-Customer	

Checks drawn on Wells Fargo

(applies only to checks issued by

a business presented for cashing)

\$5.00 per check

Check Printing

Prices vary according to

quantity, style and design; ask

your banker for more information

Personal Money Orders

Customer	\$4.00 each
Non-Customer	\$6.00 each

Personalized Temporary Checks .. \$3.00 for sheet of three checks

Stop Payment Fee

\$25.00 each

Collection Fees

Customer⁴⁾

Municipal Bond Redemption ..	\$60.00 each
Clipped Coupon Redemption ..	\$20.00 per envelope
Incoming/Outgoing Domestic Collection Item	
With Documentary	\$25.00 per Item
Incoming/Outgoing Domestic Collection Item	
Without Documentary	\$15.00 per Item

*The fees outlined in this Section may not be applicable to all customers. Depending on your type of account, fees may vary. For more details, refer to the specific account section in this brochure.

Foreign (International)⁽⁴⁾

American Express Foreign Currency Travelers Cheques	
Customer	1.5% of purchase amount + cost of delivery
Non-Customer	2.5% of purchase amount + cost of delivery
Foreign Currency Ordered	
Customer	Cost of delivery
Non-Customer	\$5.00 + cost of delivery
Foreign Draft Fee	
Phone, Mail or In-Store	\$15.00 per order
Stop Payment Fee	\$35.00 each
International Item Collection	
Incoming/Outgoing International (Clean Check)	
Item value:	
Over \$250	\$45.00 each
Over \$150 but less than \$250	\$25.00 each
Under \$150	\$10.00 each
International Fax Fee	
(Items faxed by International Department)	\$10.00 each
SWIFT/Tracer Fee on Foreign Outgoing	
Check Collections	\$25.00 each
International Item Deposited	
In Foreign Currency	\$1.50 each
In U.S. Dollars	\$1.50 each
International Item Returned Unpaid	\$15.00 each

Other Service Fees

Account Closing Fee for Checking or Savings	
Early Closure (within six months of opening)	\$20.00 per account
By Mail (Cashier's Check only)	\$8.00 per account
Checking Add-On Package	\$5.00 per month
Legal Process Fee (Levy, Writ, Garnishment, Subpoena and other requests for information from law enforcement agencies)	
	\$60.00 each
Letter Providing Account Information	\$15.00 each
Signature Guarantee (Customer only)	\$5.00 each (maximum)
Wells Fargo Phone Bank Calls	
Automated Touch-Tone Banking Service	No charge
Phone Banker-Assisted Calls	\$2.00 per call
The \$2 Phone Banker fee will be waived if you meet the \$300 minimum daily balance requirement in your consumer checking account.	

Overdraft (OD), Insufficient Funds (NSF), Returned Items

Continuous Overdraft Charge	\$5.00 per business day that your account is overdrawn, starting on the fourth calendar day through the eleventh calendar day
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Overdraft and Returned Item Fee⁵

(* Based on number of occasions in the preceding 12-month period)

Overdraft Item (OD)

1-2	\$22.00 per Item
3+	\$33.00 per Item

Returned Item (NSF)⁶

1-2	\$20.00 per Item
3+	\$30.00 per Item

(An "occasion" is a day in which your account has insufficient funds to cover an Item. Fees will be charged in the following sequence regardless of the order of posting: Paid Item Fees then Returned Item Fees, subject to a daily maximum of 10 Paid and/or Returned Item Fees.)

Overdraft Protection Transfer Fee

From Savings Account	\$10.00 per transfer
From Line of Credit Account	\$10.00 per advance
(Excludes Wells Fargo Portfolio Management Account)	

Cashed/Deposited Item Returned Unpaid

\$7.00 per Item

Research, Copies, Statements

Account Research and/or Reconciliation	
1-15 minutes	\$7.50
16-30 minutes	\$15.00
31-45 minutes	\$22.50
46-60 minutes	\$30.00
Document Copy (Checks, Deposits, Statements) ...	
	\$5.00 per Item
(Check Safekeeping customers receive first three photocopies of canceled checks free per monthly statement cycle.)	
Hold Statement	\$3.00 per month (maximum)
Returned Statement Fee	
(Due to undeliverable address)	\$5.00 per month
Snapshot (Memo) Statement	\$4.00 each
Special Statement Request	\$6.00 per request
Verification Fee	\$10.00 each
Verification Research Fee	\$25.00 per hour
(Includes Date of Death Letter, Estate Letter (\$25.00 minimum) and Audit Confirmation)	

Safe Deposit Boxes

Annual Service Fee	Varies by size
Drilling Fees	
Non-Emergency Drilling	
(At least three business days notice)	\$125.00 each
Emergency Drilling	
(Less than three business days notice)	\$175.00 each
Key/Combination Deposit	\$20.00 for two Keys or Combination
Key/Combination Replacement	\$25.00 each
Late Fee (After 60 days delinquent)	\$10.00 each
Late Fee (After 90 days delinquent)	\$15.00 each
(In addition to the 60 days delinquency fee)	

Wire Transfer Fees⁽⁴⁾

Store Personnel Generating Wire	
(In addition to wire transfer fee)	\$10.00
Incoming⁷	
Domestic/Internal Transfer	\$10.00 each
International/U.S. Currency/Foreign Currency	\$10.00 each
Outgoing	
Domestic/Internal Transfer	\$20.00 each
International U.S. Currency	\$32.00 each
International Foreign Currency	\$22.00 each
Book Transfer	\$6.00 each

Repetitive Domestic/Internal Transfer	\$14.00 each
Repetitive International U.S. Currency	\$26.00 each
Repetitive International Foreign Currency	\$16.00 each
Repetitive Book Transfer	No charge

- (1) Surcharges imposed by non-Wells Fargo ATM owners and operators may apply.
- (2) Includes EXPRESS 10[®] (statement of last 10 transactions) and EXPRESS BALANCES[®] (statement of account balances) ATM statements (all statements are not available at all Bank locations).
- (3) Third Party charges may apply.
- (4) Excludes PMA[®] Checking, PMA Investment and PMA Prime checking accounts.
- (5) Verification information of deposit or balance, provided verbally or in writing, to a third party (such as a lender) regarding your account pursuant to your request or authorization.
- (6) The bank will not accept incoming wire transfers in excess of \$2,999.99 that are to be delivered upon presentation of proper identification.
- (7) Using the correct routing transit number (RTN) of bank. If an incorrect RTN is used, the incoming wire fees of the financial institution whose RTN is used may apply in place of or in addition to the bank's fees.

Definition of "Customer"

A "customer" for purposes of service fee assessment is defined as any account holder maintaining a current deposit account or loan account with the bank. A customer is not an individual or organization who maintains or transacts other non-account services with the bank—Safe Deposit Box lessees, purchasers of travelers cheques, purchasers of money orders, etc.

Additional Terms Applicable to California Accounts

Funds Availability Policy

Determining the Day of Receipt

For determining the availability of your checking and savings accounts (in this section, each an "account") deposits, every day is a business day, except Saturdays, Sundays and federal holidays. Deposits made in person at a store location during normal business hours on a business day before the bank's established cutoff time are considered made that business day. However, if you make a deposit after our cutoff time, on a day we are not open, or on a non business day on which we provide deposit services, we will consider that the deposit was made on the next business day we are open.

Cutoff times are posted in each store and on each Wells Fargo ATM. The earliest cutoff time for a store is 2:00 p.m. local time, and for an ATM is 12:00 noon. The bank's earliest cutoff time on its premises is 2:00 p.m., and at ATMs and off-premises facilities is 12:00 noon.

Same-Day Availability

The following deposits to your account at the bank are available the same business day:

- Funds deposited by preauthorized electronic credits, such as Social Security benefits and payroll payments;

- The first \$100 of the first deposit of the day made through an ATM, and;
- Cash deposited at a teller window.

Next-Day Availability

Except for deposits for which the bank provides same-day availability, described above, the bank's policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay items that you have written.

Longer Delays May Apply

In some cases, the bank will not make all the funds that you deposit by items available at the times as stated in this policy. Depending on the type of check that you deposit, funds may not be available until the fourth* or fifth business day after the day of your deposit. However, the first \$100 of your deposit will be available on the first business day after the day of your deposit.

If the bank is not going to make all funds from your deposit available at the times shown in this policy, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after the day on which we decide to place a hold on your deposit.

If you need the funds from a deposit right away, you may ask the bank when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- The bank believes a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- A check that has been returned unpaid is redeposited.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

The bank will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 10th* or 11th business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from preauthorized electronic credits to your account will be available on the day the bank receives the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the eighth* or ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S.

Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other Item deposits will be available on the 10th* or 11th business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If the bank cashes a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cash would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If the bank accepts a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available until the time periods that are described in this policy.

If the first four digits of the bank's routing number are 1210 or 1220, and the Item is drawn on a financial institution whose routing number's first four digits are 1220 (or which is located in the portion of California served by the Los Angeles branch of the Federal Reserve Bank of San Francisco), or 1210 (or which is located in the portion of California served by the Head Office of the Federal Reserve Bank of San Francisco), respectively

Special California Electronic Fund Transfer Disclosures

Notwithstanding the information in the *Consumer Account Agreement and Safe Deposit Box Lease Terms*, the following specific rules established under California law govern your liability for unauthorized withdrawals from your account (including ATM and POS transactions) through the use of a Card. Unless the specific context indicates otherwise, "Card" refers to every type of ATM Card that we may periodically issue to you, including, without limitation, Wells Fargo® ATM Cards (Instant™ ATM Cards, ATM Cards, Check Cards and Gold Check Cards).

- If your periodic statement shows unauthorized withdrawals that you did not make or authorize, we urge you to tell us at once. If you fail to report an unauthorized withdrawal that appears on a statement within 60 days of the transmittal of the statement, and if we establish that an unauthorized withdrawal would not have occurred had you notified us within the 60-day period, you shall be liable for the amount of each unauthorized withdrawal that occurs after the close of the 60 days and before notice to us. If your delay in notifying us was due to extenuating circumstances beyond your reasonable control, the time specified above shall be extended by a reasonable period. For this purpose, examples of extenuating circumstances include, but are not limited to, extended travel, the death or serious illness of a member of your family, hospitalization, permanent mental impairment, or serious physical impairment, unless the circumstance did not reasonably contribute to your delay in notifying us within the 60 day period.

- If you report the unauthorized withdrawal within the 60 days of the transmittal of the statement, your liability is not in excess of \$50.
- Except as modified by this section, the provisions of "Your Liability for Unauthorized Withdrawals" in the Consumer Account Agreement will still apply.

Lost or Stolen Card or PIN

You must notify us AT ONCE if you believe your Card, your Card number, or your Secret Code/PIN is lost or stolen, or if someone accessed or may access money in your account without your permission. Calling us at 1-800-TO-WELLS (1-800-869-3557) or the number listed on your periodic statement is the best way of reducing your losses. You could lose all the money in any accounts that can be accessed by your Card, plus any maximum line of credit or savings account linked for overdraft protection. You also may write us at: Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR 97228-6995.

Dormant Accounts

The bank may discontinue your Card privileges if it determines that your account is dormant. Your account is dormant if, for one year for a checking or three years for a savings or time account, there is no customer initiated activity (except where state law differs).

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This Schedule governs consumer accounts maintained at
Wells Fargo Bank, N.A. locations in California.

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